



CCPA-18

July 9, 1970

This is in response to your letter of June 11, 1970, regarding an opinion letter relating to section 304(a) of the Consumer Credit Protection Act.

Our opinion letter of June 12, 1969, was concerned solely with the discharge provisions under section 304(a) of the Act and not with the restriction on garnishment provisions under section 303(a). In that letter we stated in effect that the restriction on discharge in section 304(a) would apply to a garnishment as that term is defined in section 303(c). This would appear to include orders for wage-earner plans under Chapter XIII of the Bankruptcy Act.

It should be noted that the exemptions to section 303 prescribed in subsection (b) thereof do not apply to section 304.

Sincerely,

Robert D. Moran
Administrator